

# Webchat

## July Transcript

Santi: I am confused with the SEVIS payment. Do we need to pay SEVIS before the interview date or can we pay after? If we do have to pay before the interview, how do we make the payment? Can someone else pay for us online or do we have to have our own credit card to pay online?

U.S. Embassy: Yes, you have to pay the SEVIS fee before the interview date. In fact, Nabil Bank will not accept your application unless you present your SEVIS fee receipt at the time you make your interview appointment. You can make payment over the internet at [www.ice.gov/sevis](http://www.ice.gov/sevis).

There are some legal procedures you need to follow when sending money out of Nepal, and this can include when you are making your SEVIS payment. If you are not aware of these regulations, we recommend you request more information from Nepal Rastra Bank. Anyone, anywhere can pay the SEVIS fee on your behalf. We understand that Nabil Bank, Maharajgunj does help students pay the fee, but this comes with a service charge of Rs.1,000 – this is not part of the fee paid to the SEVIS system. This is Nabil Bank's own service charge.

Binaya: I applied for a visa for the January session, but I did not put my sister's name on the visa application form because she is already married. Later I found out that I was supposed to put even the married sisters' names. Now I want to apply for the August session. Will I have a chance to get a visa for the August session?

U.S. Embassy: When filling out any application, it is important to read the questions carefully and answer honestly, providing all required information in the appropriate fields. Cases are not pre-adjudicated. Hence, we do not know what the outcome of your case will be. You should remember that there are no "chances" with visa applications. Applicants either do qualify or do not qualify.

In order to qualify for a student visa, applicants need to demonstrate their intent to study in the U.S. at the university they have chosen and have credible financial resources to cover every year of their study in the United States. Furthermore, applicants must demonstrate strong ties to their native country and convince the officer that they will return after the completion of their study.

Anand: I am confused about choosing colleges in the USA. I want to know which college to try for my BSC in Nursing.

USEF/N: There are about 3,600 colleges and universities in the U.S. and you are not alone if you are confused about choosing the right ones. There are several factors you should consider while selecting a school. First of all, the school should have the major that you want to study. You should also find out about the total cost per year and whether the school provides scholarships or not. Location can be another factor to be considered since the

living cost in the U.S. varies greatly with the location. Other elements to be considered are the acceptance rate, student-to-faculty ratio, accreditation, size of the student body, number of international students etc. These are just EXAMPLES of what some students look for. It's very important that you develop your own criteria and find colleges that match them. We recommend applying to at least 5-10 colleges and universities. If you can come to the USEF library at Gyaneswor, you can find this information from the books like Book of Majors, International Student Handbook, and Peterson's Four Year Colleges. You can also go to websites like [www.petersons.com](http://www.petersons.com), [www.collegeboard.com](http://www.collegeboard.com) and [www.usnews.com](http://www.usnews.com) to find this information. USEF highly recommends that all students interested in studying in the United States start by attending a Friday Group Advising session at USEF. The two hour session is free of cost and covers important topics such as the prerequisites for U.S. higher education, the U.S. system of education, how to choose colleges, the application process, standardized tests, costs, and scholarships. To attend a Friday Group Advising session, please register in advance at USEF's front desk, preferably on Mondays.

Sagar: How are marks converted from percentages into a GPA?

USEF/N: There is no magic formula to convert a percentage into a Grade Point Average (GPA). GPA is not a common grading system in Nepal; usually, Nepali colleges and universities grade students in percentile. There are many students who apply to the U.S. colleges and universities each year. Therefore, many U.S. institutions are accustomed to seeing marks sheet and transcripts with percentages. Only if a college feels it necessary that you convert your percentage into GPA, they may ask you to submit some other necessary documents to calculate the GPA or they may refer you to a credential evaluating agency in the U.S. to convert your percentage into a GPA.

Khushi: If someone has completed their Bachelors degree from Tribhuvan University, is it likely they will not be given preference compared to students who have completed their degree from other countries while applying for the US student visa?

U.S. Embassy: The university you previously attended has no bearing on your qualifications for a student visa. Every student qualifies on his or her own merits.

Sanjeev: Is a bank statement showing one month of transaction enough or is it compulsory to present a 6 month statement during the interview?

U.S. Embassy: There is no steadfast rule for bank statements, but, if you are going to present a bank statement, it is advised that you show transactions for a longer period of time rather than only for a couple of days or weeks.

Sagar: I have a bachelor's degree in electronics and communication engineering. Can I get admission in the field of biomedical engineering even though my elective in the final semester was biomedical instrumentation?

USEF/N: Admissions criteria vary greatly from institution to institution, and from program to program. Generally, a program's eligibility criteria will be explained in detail on the

institution's department website. If not, you may feel free to communicate with the admissions office directly.

Kunga: I just did my A-LEVEL exam and am waiting for my results. What requirements are there for studying in the USA?

USEF/N: The basic requirements for studying in the U.S. are strong academics, adequate funding, English language proficiency, standardized test scores, and a student visa. For more information, please attend USEF's free Friday Group Advising session for which registration starts each Monday. Please note that you do not have to have your final results in order to apply for admissions to U.S. institutions. You may apply with the marksheets you have so far, and send the final results when they are available. Please note that the application process to U.S. institutions can take 12-18 months depending on the institutions you apply to. USEF recommends that students start their application process as early as possible, usually at the start of the final year in their current degree program. This will help prevent your having a gap year between the end of your program in Nepal and the start of your studies in the United States.

Nutan Kafle: I wanted to know about scholarships for the January session. Do we get more scholarship in the January or August session?

USEF/N: The August (Fall) session will have more scholarships available as it is the beginning of the academic year in the U.S. Therefore, colleges and universities generally have more funds available. However some scholarships may be available in the January (Spring) session as well. Please contact individual schools for more information.

Keshav: I completed my Bachelors in Civil Eng in 2007. I was admitted to the University of Wyoming for Master's in Civil Engineering for the Fall of 2009, but I was not given any scholarship for the first semester. If I am able to pay all expenses during at that university, is it mandatory to acquire certain scholarship for the first semester?

U.S. Embassy: One of the qualifications for a student visa is a credible source of funding for one's studies in the United States. Scholarships serve as one source of funding for many students, but it is up to you whether you want to pursue scholarships or not. A scholarship alone is not a qualification for a student visa.

Rujala : I am planning to apply for January for an MBA. What are the scholarships that may be available and which universities I should try for?

USEF/N: Unfortunately, scholarships are very much limited for an MBA. Furthermore, generally, it is more difficult to obtain a scholarship in the spring (January) session since it is the middle of academic year in the U.S. To find out about the availability of scholarships or graduate assistantships, you will need to correspond with the professors in the appropriate department at the particular institutions you are interested in. We recommend you to visit USEF's library at Gyaneswor to do your research and to find suitable universities to apply to. You can also go to [www.petersons.com](http://www.petersons.com) to find out about the schools that offer MBA

degrees. The website [www.mba.com](http://www.mba.com) is another valuable resource for finding business schools.

Sagar: How to do we know which community college is a good one?

USEF/N: We recommend students to check for accreditation before they apply to any college/university. If a college/university is accredited, one can be assured of a basic level of academic quality and recognition after graduation. To check accreditation of institutions, you can go to [www.chea.org](http://www.chea.org). Then click on 'Databases and Directories' and 'Database of Institutions...' After you agree to their terms and conditions, you can enter the name of the college/university that you want to check for accreditation. We recommend students to go for 'Regional Accreditation' which is the highest form of accreditation. There are seven regional accrediting organizations and that list can be found at <http://www.chea.org/Directories/regional.asp>. The college/university you are interested in should be accredited by any one of these seven organizations. Ultimately, the decision of whether a college is a "good one" is up to you! All applicants must choose the colleges that are the best fit for them, academically, cost-wise, and also based on numerous other factors including the ones listed above.

Nutan Kafle: I have 17 years of education with a three years bachelor and two years of masters. Am I eligible to do a PhD? How many more years of experience do I need?

USEF/N: Generally speaking, 18 years of education in the relevant field is required to enter a PhD program in the U.S. However, some institutions may accept applicants with 16 or 17 years of education into their PhD programs. These institutions may offer a terminal master's program--they don't offer a regular masters program and they enroll students directly into the doctorate program after an undergraduate (bachelors) degree. In these programs, a master's degree is awarded only after a certain number of credits and other requirements are fulfilled if one decides not to complete his/her PhD. You will need to contact the admissions office of individual institutions to find out whether or not you are eligible to apply for their PhD programs. Also, work experience requirement varies with the institution and program. Therefore, we recommend you contact individual institutions and departments to find out about this as well.

Rujala : What do universities look for when providing scholarships? GMAT score, scored GPA or what else?

USEF/N: Scholarship depends upon a combination of various factors. These factors include your academics, English language proficiency, scores on the standardized tests (TOEFL, GRE, GMAT and SAT), recommendation letters from your teachers, statement of purpose, extracurricular activities and prior work/research experience. The weight assigned to each of these factors varies with the universities. Thus, you are better-off if you excel in all these factors.

Kunga: How many credits are required to study in the US as ACCA or CA?

USEF/N: In the United States, to become a Certified Public Accountant (CPA), you must pass the Uniform Certified Public Accountant Examination (CPA Exam) and then obtain licensure. The requirements for examination and licensure vary from state to state, but generally, in order to take the CPA exam, you will need to have completed a four year bachelor's degree from the United States (or equivalent from a foreign institution) with a specified number of credits in accounting and business. In order to apply for licensure, usually a specified number of years of work experience will be required. All students interested in becoming a CPA should visit the National Association of State Boards of Accountancy's (NASBA) website located at [www.nasba.org](http://www.nasba.org). On this website, you may access the eligibility requirements according to state as well as find detailed information on how to become a CPA. Detailed information about the CPA Exam is accessible online at the CPA Exam's website [www.cpa-exam.org](http://www.cpa-exam.org) and at [www.nasba.org](http://www.nasba.org).

Ganesh: I have completed my +2 in science and don't have a good score on it. In fact, I had appeared for a supplementary exam for Physics. However, I am deeply interested in studying science and I know I can do better on it. Now I have chosen an engineering program at one of the universities in the USA. They have offered me some scholarship for my SAT score. How do I convince the consular that I genuinely want to study in the United States and that I have potential to do well on what I have chosen to study?

U.S. Embassy: In order to qualify for a student visa, applicants must demonstrate their intent to study at the university they have chosen, that they have credible sources of funding for all years of their education, and that they are not intending to abandon a residence abroad. A student's academic record can effect an applicant's interview and application in several ways. Really high marks can support a student's statement of their intent to study. It shows a history of studying, but it is just one part of showing intent. Lower scores, can weaken an applicant's ability to show they are intending to study in the United States. Similarly, scores can also be a sign of a student's ability to maintain a scholarship at their university. Scholarships are often based on GPA. This may impact a student's ability to demonstrate that they have credible sources of funding. There is no single way that one's scores effect their case and it really is different for everybody.

To get beyond low scores, some students chose to start studying here in a bachelors or masters program. They then reapply as a transfer student after several semesters of good grades. Others choose to take standardized tests, and if they score well, they present those to counter their low scores on their exams. Of course, there is never a guarantee for a visa, and the qualifications must always be met.

Dipak Kumar Ghimire: I want to go to America for study at Master level, but I have no idea how. How can one do a masters in the US?

USEF/N: Generally, U.S. universities require applicants to their master's programs to possess a four year bachelor's degree or equivalent. For detailed information on the application process and requirements, please attend USEF's free Friday Group Advising session. Information on U.S. higher education may also be accessed online at [www.educationUSA.state.gov](http://www.educationUSA.state.gov), which is the EducationUSA network's website. USEF is Nepal's only EducationUSA advising center which provides students with accurate, reliable,

and unbiased information on U.S. higher education. From the EducationUSA website, you may download (for free) the relevant booklet for the level of study you are interested in pursuing. For example, if you would like to enroll in a master's program (master's and PhD programs are termed graduate studies in the United States), click on "Graduate Study" and download "Book 2: Graduate and Professional Study and Research" from the Publications section. Similarly, to learn about bachelor's programs in the United States, click on "Undergraduate Study" on the EducationUSA website, and download the relevant publication, which in this case is Book 1. The booklets on the EducationUSA website contain a wealth of information about studying in the United States and are highly recommended as a supplement to USEF's Friday Group Advising sessions.

Bikali: I have a gap after my higher secondary education. What will be my chances of getting a student visa?

U.S. Embassy: There are no "chances" involved in qualifying for a visa. The burden is always entirely upon the applicant to demonstrate their genuine intent to study and funding for their education. Gaps in education effect different cases in different ways. It can strengthen or weaken an applicant's qualifications, and really depends on why there is a gap, what the applicant was doing during the gap, and what they are planning to do next.

Sanat: I would like to ask a question on behalf of the students (especially in developing countries like Nepal) who are intending to study, but financially not in phase to study. What would you suggest these students do, besides applying for scholarships?

USEF/N: The fact of the matter is that studying in the United States is very expensive. This is one of the main reasons that US higher education is not appropriate for many Nepali students. Students who are not able to afford the high costs of American colleges should apply for scholarships to fund their educational and living costs.

U.S. Embassy: Sanat, thank you for your question – this is an interesting one. It is true that college in the United States is expensive and difficult or impossible to afford for many families all over the world, even families in the United States. To give you a little perspective, the per capita income in the United States is around \$46,800 USD based on IMF and World Bank estimates. Still, more than half of full-time American undergraduates receive student loans to help them pay for their college education. The average student loan size for American students is \$10,900 (~Rs. 836,030 rupees) for public institutions, and \$15,300 (~Rs. 1,173,510) for private institutions. Thus, even your American student counterparts are relying on a variety of resources to afford their education.

International students are advised to apply for scholarships, tuition waivers, assistantships, or on-campus employment as they help student's pay for their education and living expenses. There are many resources out there that students rely on to pay for their education and each student has his or her own resources to tap into whether it is a scholarship, savings from a job, a sponsor, or tuition waiver. You should know that while only about 10% of all international undergraduates receive financial support from their college or university, 41% of all graduate students are supported by their college or

university. Thus, for some students, they wait until graduate school to pursue their education in the United States.

Check out this link to read more about financial aid and paying for college in the United States: <http://www.america.gov/st/educ-english/2008/April/20080519005252SrenoD0.2960169.html>

Rujala : Do colleges provide scholarships or do professors provide scholarships?

USEF/N: At the undergraduate level, scholarship decisions are made by an admissions committee. A typical admissions committee consists of a director, one or two associate directors and a handful of assistants. They make the scholarship decision after evaluating your application. In contrast, at the graduate level, scholarships mostly come in the form of assistantship—research assistantship and teaching assistantship. Hence, the decision is mostly made by related professors based on your application and your research/teaching experience. The professors will also coordinate with the graduate admissions committee while making scholarship decisions.

Bikali: Why is the visa rate so low this time?

U.S. Embassy: There is no such thing as a visa issuance "rate." Students who qualify for visas demonstrate their intent to study and a steady and continuous source of funding for the entire period of their education - there are no quotas or specific issuance rates.

Jai: I have a question about finances. My family owns a business, but we have not paid tax this year yet as the financial year just ended. I do have the latest original audit report, which we will present to a company registrar office. What documents should I present so that I can prove that we have good income to finance my studies?

U.S. Embassy: The interviewing officer must be convinced of the student's ability to pay for their education. According to the law, they must have credible financial sources to cover their entire education. This does not mean that a student has to have all four years of college tuition on hand now. They do need to show they are ready to pay for the first year, and have credible sources of income or funding to cover the remaining years of study. A consular officer will use the "total" amount listed on your I-20 by the university as the reference for how much funding you will need for your education. This includes the living expenses, tuition, dependents, and any other expenses the university may indicate.

The ability to pay can be displayed in many different ways and everyone has different sources of funding, ways they have saved money, and sponsors. Every applicant's documents and means of financial support should be unique to them. Students can present various documents from their businesses like PAN Certificates, Business Registration Certificates or previous tax payment receipts. You can present Tax Vouchers, bank statements, deposit vouchers, business transaction vouchers, or land records, evidence of the sale of land or any other relevant documents that you think of.

The most important thing to remember is that you should only present documents for real sources of funding. You do not need to create sources of funding that do not already exist.

For example, if your family does not have a savings account, do not create one for the purpose of the interview. If you do not have shares in a business, do not get shares for the purpose of your interview.

In addition, financial documentation is not a “required” document. They are considered “supporting documents” that can help you strengthen your case. Some applicants may choose to not bring financial documents because they have an assistantship that covers all of their expenses listed on their I-20 for every year of their education. We get many questions about documents, but ultimately, the interview is the most important part and what you are there for.

Sanat: “Do smile at interview” This phrase is usually seen in interview tips. Does it mean smiling or other behaviors play a role in the mood of the consular officer?

U.S. Embassy: The Consular Section of the U.S. Embassy has not published interview guidance stating “Do smile at interview”. This recommendation sounds like it has come from an educational advisor or perhaps a local consultant.

In general, an applicant’s behavior typically does not play a role in the visa adjudication and the consular officer’s own mood does not impact a visa adjudication either. Consular officers undergo extensive training to do their jobs. They are looking for your qualifications for a student visa – your intent to study, funds for your program and intent to return to Nepal, not how much one smiles or not.

Chandrika: I am a student who has applied four times for an F-1 VISA for an undergraduate in General Chemistry. Every time I applied I was rejected. I have listed the reasons for denunciation given to me in each interview: Aug, 2 I was rejected for no ample research on the colleges, and additionally; they mentioned about unaffordable! Aug, 22 I was rejected, mentioning no submission of tax clearance. June, 8 I was told that I should get more scholarship, and \$13,600 is not within your means. July, 13 I was interviewed once again with the same consulate who interviewed me on July, 8, but for this time I was with more scholarship. Once again the same reason, this is not affordable for me. I am an authentic student, and this has been told by the consular members as well. I have already invested my two years for pursuing my undergraduate in USA, and I am still befuddled, what should I do?

U.S. Embassy: Chandrika, we cannot comment on specific cases. However, there is one point in here that we would like to touch on. An applicant is almost never interviewed by the same officer twice. This is very important to the integrity of the process. We go to great lengths to give each applicant an opportunity to present their case in an unbiased environment. One part of this is making sure that a different officer reviews an applicant’s qualifications each time they interview. The only time an applicant is interviewed by the same officer more than once, is when an applicant applies so many times that every officer has interviewed him or her. Just to be certain, we have checked the records, and your four interviews were conducted by four different officers.